

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: JEANETTA DENISE CANTY-JOHNSON Case No. 5:20-bk-00259

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/24/2020.
- 2) The plan was confirmed on 08/19/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/10/2020.
- 5) The case was completed on 05/15/2025.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,940.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,737.57.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 22,800.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 22,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,310.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,674.42	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,984.42
Attorney fees paid and disclosed by debtor(s):	\$ 1,690.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHARLES LAPUTKA ESQUIRE	Lgl	0.00	NA	NA	2,310.00	0.00
DEPARTMENT OF HOUSING & ELECTROSTIM MED SERVICES, INC	Sec	0.00	39,431.48	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	0.00	0.00	0.00	0.00
ALLY FINANCIAL	Uns	411.00	411.41	411.41	201.40	0.00
PORTFOLIO RECOVERY	Uns	1,077.00	1,077.04	1,077.04	527.23	0.00
PORTFOLIO RECOVERY	Uns	428.00	428.03	428.03	209.53	0.00
PORTFOLIO RECOVERY	Uns	902.00	901.76	901.76	441.43	0.00
NATIONSTAR MORTGAGE LLC D/B/ QUANTUM3 GROUP, LLC	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	566.65	566.65	566.65	277.39	0.00
MIDLAND CREDIT MGMT;	Uns	1,763.00	1,762.79	1,762.79	862.92	0.00
MIDLAND CREDIT MGMT;	Uns	448.05	448.05	448.05	219.33	0.00
MIDLAND CREDIT MGMT;	Uns	1,014.00	1,052.01	1,052.01	514.98	0.00
CERTIFIED CREDIT COLLECTION	Uns	0.00	2,007.00	2,007.00	0.00	0.00
CERTIFIED CREDIT COLLECTION	Uns	0.00	3,542.92	3,542.92	0.00	0.00
POCONO RANCH LANDS POA	Sec	6,770.86	5,430.06	5,430.06	5,430.06	0.00
NATIONSTAR MORTGAGE LLC D/B/ DIVISIONS 819 TRANSIT ECU	Sec	105,052.00	118,073.60	10,131.31	10,131.31	0.00
ATLANTIC HEALTH SYSTEM	Uns	23,354.02	NA	NA	0.00	0.00
	Uns	1,622.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	113.00	NA	NA	0.00	0.00
CERTIFIED CREDIT & COLLECTION	Uns	1,868.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Uns	2,561.36	NA	NA	0.00	0.00
CREDENCE	Uns	2,561.36	NA	NA	0.00	0.00
CREDIT COLLECTION	Uns	290.13	NA	NA	0.00	0.00
DIVISION 819 TRANSIT ECU	Uns	12,953.72	NA	NA	0.00	0.00
ELECTROSTIM MED SERV	Uns	328.55	NA	NA	0.00	0.00
EMPIRE MEDICAL ASSOC	Uns	440.00	NA	NA	0.00	0.00
GRANITE STATE MGMT	Uns	10,584.00	NA	NA	0.00	0.00
HACKENSACK UMC	Uns	35.00	NA	NA	0.00	0.00
MACYS	Uns	566.00	NA	NA	0.00	0.00
MONROE & MAIN	Uns	72.00	NA	NA	0.00	0.00
MORRISTOWN PATHOLOGY ASSOC	Uns	905.00	NA	NA	0.00	0.00
RICKART COLLECTION SYS	Uns	905.00	NA	NA	0.00	0.00
SUMMIT MEDICAL	Uns	260.00	NA	NA	0.00	0.00
SYNCB/WALMART	Uns	620.16	NA	NA	0.00	0.00
TD BANK TARGET	Uns	890.00	NA	NA	0.00	0.00
UNIV PHYS ASSOC	Uns	1,748.00	NA	NA	0.00	0.00
AFNI	Uns	470.84	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,131.31	\$ 10,131.31	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 5,430.06	\$ 5,430.06	\$ 0.00
TOTAL SECURED:	\$ 15,561.37	\$ 15,561.37	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 12,197.66	\$ 3,254.21	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,984.42	
Disbursements to Creditors	\$ 18,815.58	
TOTAL DISBURSEMENTS:		\$ 22,800.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/17/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.